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APPLICANTS: Lance Johnson, Brian Buckley, Paul C. Kocher, and Peter Meffert  
SERIAL NO.: 09/523,405  
FILING DATE: March 10, 2000  
TITLE: ROUTING METHODS AND SYSTEMS FOR INCREASING  
PAYMENT TRANSACTION VOLUME AND PROFITABILITY  
EXAMINER: Jagdish Patel  
GROUP ART UNIT: 3624  
ATTY. DKT. NO.: 44424161-8788

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**AMENDMENT C UNDER RULE 116**

Sir:

In response to the final Office Action mailed January 12, 2005, the Examiner is asked to enter the following amendments to the above-identified application in accordance with the provisions of Rule 116: